

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

---

Case No.: 17-25804-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michelle Starks  
285 Shepherd Avenue  
East Orange, NJ 07018

Social Security No.:  
xxx-xx-1669

Employer's Tax I.D. No.:

---

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 8/22/18 and a confirmation hearing on such Plan has been scheduled for 3/7/18 @ 9:00 a.m..

The debtor filed a Modified Plan on 12/19/18 and a confirmation hearing on the Modified Plan is scheduled for 1/16/19 @ 8:30 a.m.. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: December 21, 2018  
JAN: smz

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Michelle Starks  
 Debtor

Case No. 17-25804-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 186

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Dec 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2018.

db  
 516982835 +Michelle Starks, 285 Shepherd Avenue, East Orange, NJ 07018-2416  
 516982837 +AA Action Collection, 29 Columbia Turnpike, Suite 303, Florham Park, NJ 07932-2240  
 516982838 +American Web Loan, 2128 N.14th Street, Suite 1 #130, Ponca City, OK 74601-1831  
 516982840 +Atlantic Home Care and Hospice, 33 Bleeker Street, Millburn, NJ 07041-1459  
 516982841 +Chase Auto Finance, National Bankruptcy Dept, Po Box 29506, Phoenix, AZ 85038-9506  
 516982843 +Essex Register of Deeds, 465 Dr. MLK Blvd, Newark, NJ 07102  
 516982843 +Liberty Savings FCU, 666 Newark Avenue, Jersey City, NJ 07306-2398  
 516982848 +Porania LLC, c/o Biltmore Asset Mgt, 24500 Center Ridge Rd, Ste 472, Westlake, OH 44145-5605  
 516982849 +Radiant Cash c/o Cash Reserves, LLC, 1 East Liberty, 6th Floor, Reno, NV 89501-2154  
 516982850 Superior Court NJ Essex Special Civil, 465 Dr. MLK Blvd, Newark, NJ 07102  
 516982851 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Motor Credit, 4 Gatehall Drive, Ste 350, Parsippany, NJ 07054)  
 517159119 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Dec 22 2018 01:08:06 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 22 2018 01:08:03 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 516982839 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Dec 22 2018 01:13:41 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 516982842 +E-mail/Text: cio.bncmail@irs.gov Dec 22 2018 01:07:12 Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346  
 517386771 +E-mail/Text: bk.notifications@jpmchase.com Dec 22 2018 01:07:46 JPMorgan Chase Bank, N.A., PO Box 29505 AZ1-1191, Phoenix, AZ 85038-9505  
 517236110 E-mail/PDF: resurgentbknofications@resurgent.com Dec 22 2018 01:14:28 LNVN Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 517248358 +E-mail/Text: bankruptcy@midwestloanservices.com Dec 22 2018 01:07:48 Liberty Savings Federal Credit Union, c/o Midwest Loan Services, 616 Sheldon Avenue, Suite 300, P.O. Box 144, Houghton, MI 49931-0144  
 516982844 +E-mail/Text: BNC@magtrustee.com Dec 22 2018 01:09:14 Marie Ann Greenberg, Chapter 13 Standing Trustee, 30 Two Bridges Road, Suite 330, Fairfield, NJ 07004-1550  
 516982845 +E-mail/Text: bankruptcydpt@mcmcg.com Dec 22 2018 01:08:02 Midland Funding, LLC, 8875Aero Drive, Suite 200, San Diego, CA 92123-2255  
 516982846 +E-mail/Text: bankruptcy@midwestloanservices.com Dec 22 2018 01:07:48 Midwest Loan Services, 616 Sheldon Avenue, Suite 300, Houghton, MI 49931-1841  
 516982847 +E-mail/PDF: cbp@onemainfinancial.com Dec 22 2018 01:13:27 OneMain Financial, 6801 Colwell Blvd, C/S Care Dept, Irving, TX 75039-3198  
 517185148 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 22 2018 01:14:21 Portfolio Recovery Associates, LLC, c/o Onemain Financial, Issuance Trust 2015-3, POB 41067, Norfolk VA 23541  
 517185147 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 22 2018 01:13:14 Portfolio Recovery Associates, LLC, c/o Onemain Financial Issuance Trust 201, POB 41067, Norfolk VA 23541

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516982836 ##+ACB Receivables Management, 19 Main Street, Asbury Park, NJ 07712-7012

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-2

User: admin  
Form ID: 186

Page 2 of 2  
Total Noticed: 25

Date Rcvd: Dec 21, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 23, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2018 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Liberty Savings Federal Credit Union  
NJEcfMAIL@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com  
Celine P. Derkrikorian on behalf of Creditor Liberty Savings Federal Credit Union  
njecfmail@mw-c-law.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Douglas G. Mitchell on behalf of Debtor Michelle Starks douglas@lawyermitchell.com,  
gl8162@notify.cincompass.com  
Francis T. Tarlecki on behalf of Creditor Liberty Savings Federal Credit Union  
Njecfmail@mw-c-law.com, ftarlecki.kashlaw@gmail.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Melissa S DiCerbo on behalf of Creditor Liberty Savings Federal Credit Union  
nj-ecfmail@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9